

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	
)	Case No. 21-11524
Bryant Barfield)	
)	Judge Jacqueline P. Cox
)	
Debtor(s))	Chapter 13

NOTICE OF MOTION

To: Chapter 13 Trustee, Thomas H. Hooper, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603, via electronic court notification;

Bryant Barfield, 8046 S. Manistee St., Chicago, IL 60617, via US Mail;

See attached Service List.

PLEASE TAKE NOTICE that on April 4, 2022, at 9:00 a.m., I will appear before the Honorable Jacqueline P. Cox, or any judge sitting in that judge's place, and present the motion of Debtor to Incur Debt, a copy of which is attached.

This motion will be presented and heard electronically using Zoom for Government. No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

To appear by video, use this link: <https://www.zoomgov.com/>. Then enter the meeting ID and password.

To appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and password.

Meeting ID and password. The meeting ID for this hearing is 161 273 2896 and the password is 778135. The meeting ID and password can also be found on the judge's page on the court's web site.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

PROOF OF SERVICE

I, the undersigned, certify that I caused this Notice and a copy of the attached document(s) to be served upon the entities named above by depositing the same in the U.S. Postal Service's mail box at 8707 Skokie Blvd., Suite 312, Skokie, IL 60077 on March 25, 2022, except that the Trustee and any other party indicated in the Notice of Filing were served electronically by the court on such date.

/s/ David Freydin

Attorney for Debtor

Law Offices of David Freydin

8707 Skokie Blvd, Suite 312

Skokie, Illinois 60077

847.972.6157

Label Matrix for local noticing
0752-1
Case 21-11524
Northern District of Illinois
Eastern Division
Thu Oct 7 17:31:25 CDT 2021

Alltran Financial, LP
P.O. Box 722929
Houston, TX 77272-2929

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

Page 3 of 5

AFL CIO EMPLOYEES FCU
555 NEW JERSEY AVE, NW
Washington, DC 20001-2029

CAPITAL ONE BANK USA NA
PO BOX 31293
Salt Lake City, UT 84131-0293

COMENITY CAPITAL/ULTAMC
PO BOX 182120
Columbus, OH 43218-2120

Capital One Bank USA
PO Box 31293
Salt Lake City, UT 84131-0293

Celtic Bank Continental Finance
268 S. STATE ST, SUITE 300
Salt Lake City, UT 84111-5314

First Premier
3820 N LOUISE AVE
Sioux Falls, SD 57107-0145

Firts Premier
3820 N LOUISE AVE
Sioux Falls, SD 57107-0145

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

KOHL'S/CAPITAL ONE
PO BOX 3115
Milwaukee, WI 53201-3115

Lending Club Bank NA
595 MARKET STREET STE 200
San Francisco, CA 94105-2802

(p)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

Onemain
100 INTERNATIONAL DRIVE
15TH FLOOR
Baltimore, MD 21202-4784

PHH Mortgage Service
1 MORTGAGE WAY
ATTN : SV09
Mount Laurel, NJ 08054-4624

Personify Finanical
PO Box 208417
Dallas, TX 75320-8417

TD Bank USA
7000 TARGET PARKWAY N,
MAIL STOP NCD-0450
Andover, MA 05544-5000

Bryant Barfield
8046 S. Manistee St
Chicago, IL 60617-1329

David Freydin
Law Offices of David Freydin Ltd
8707 Skokie Blvd
Suite 312
Skokie, IL 60077-2269

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

Thomas H. Hooper
Office of the Chapter 13 Trustee
55 E. Monroe St.
Suite 3850
Chicago, IL 60603-5764

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Macy's / DSNB
911 Duke Blvd.
Mason, OH 45040

End of Label Matrix
Mailable recipients 21
Bypassed recipients 0
Total 21

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DEBTOR'S MOTION TO INCUR DEBT

Bryant Barfield ("Debtor"), by and through his attorneys, Law Offices of David Freyding, hereby moves this Honorable Court to enter an Order granting the Debtor's Motion to Incur Debt, and in support thereof states as follows:

1. That the Debtor filed the above captioned voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code on October 7, 2021
2. That this Honorable Court confirmed the Debtor's Chapter 13 Plan on March 7, 2022.
3. That the confirmed plan will provide a 100% dividend to secured creditors and at least 100.00% dividend to general unsecured creditors.
4. That the Debtor's current vehicle, a 2011 Chevy Aveo, is unreliable and constantly needs expensive repairs.
5. That the Debtor needs a reliable vehicle to get to work.
6. The Debtor has obtained a vehicle purchase order. (See attached).
7. The Debtor respectfully requests that this Honorable Court grant him permission to purchase a 2016 Mitsubishi Outlander or similar vehicle.
8. That the estimated terms of purchase are attached to this motion as Exhibit A, but this vehicle may not be available when Debtor returns to the dealership.

9. That the Debtor would like permission to finance a replacement vehicle with the following terms

- a. Purchase price not to exceed \$23,000.00
- b. Monthly payment: \$466.00
- c. Interest rate not to exceed 14.99%
- d. Term of loan not to exceed 72 months.

10. That the Debtor is in a position to make Trustee payments as well as the new car payment, has filed in good faith, and intends to complete the plan of reorganization.

WHEREFORE, Debtor, respectfully requests this Honorable Court to enter an Order authorizing the Debtor to incur debt to finance the purchase of a vehicle, and for such other and further relief as this Court deems fair and just.

Respectfully Submitted,

/s/ David Freydin
Attorney for Debtor
Law Offices of David Freydin
8707 Skokie Blvd, Suite 312
Skokie, Illinois 60077
847.972.6157